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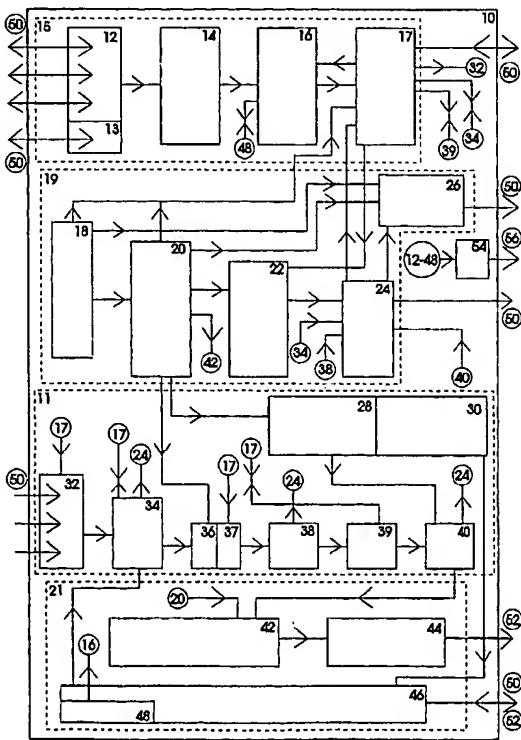
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(54) Title: DATA-HANDLING, BUSINESS SYSTEMS AND GAMES



(57) Abstract: A fund is set up for a specified maximum of subscribers, who undertake to subscribe a specified amount, each of them by the same specified number of dates, the same amount for each subscriber and each date, the chains of dates possibly only partially overlapping so that the fund can continue to accept new subscribers from time to time. After each subscription date, the amount of the fund is put up for sale by bidding among the subscribers. Each bid comprises the amount that the subscriber is willing to forego in order to obtain the fund amount. The highest bid wins. The amount foregone is split equally between all the subscribers. The promoter takes a specified percentage to cover its commission and expenses. Each subscriber is allowed to win only a limited number of times, e.g. once. The process can be operated by data-handling means (10), as an investment and borrowing business method, or as a game. The means (10); check in respect of a said subscriber that guarantees have been made of subscribing for said number of subscription occasions; limit the number of successful bids that can be made by any subscriber in a fund; run a plurality of funds, that differ, for respective sets of subscribers; display historical and other data for a plurality of available funds to an intending subscriber to choose between them; offer a new subscriber a no-win-no-join choice; operate via internet or bank cash dispenser network; and access subscriber bank accounts directly. Subscriptions can be paid or guaranteed by an employer. The invention includes programming method and means.

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